

## CLAIMS

What is claimed is:

1. In a communication system providing a communications link between electronic devices, a method for selecting a payment provider comprising the steps of;
  - (a) providing, in an electronic device requesting a communications link with a called electronic device, data identifying a plurality of payment providers;
  - (b) said calling electronic device initiating a request for a communications link;
  - (c) said calling electronic device communicating the data identifying the payment providers to said communications system;
  - (d) the communication system contacting another one of the identified payment providers requesting acceptance of the payment request; and
  - (e) said communication system contacting another one of said alternative providers upon refusal of the first contacted payment provider to accept responsibility, without need for further interfacing with the calling subscriber.
2. The method of claim 1 further comprising providing the calling electronic device with a subscribing identity module (SIM) card and inserting the data provided in step (a) into said SIM card.
3. The method of claim 2 wherein said SIM card is removably inserted into the calling electronic device.
4. The method of claim 2 wherein the data of step (a) entered into the SIM card is transferred to another storage device in the calling electronic device.

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5. The method of claim 1 wherein said electronic device is one of a group of devices including a wireless cell phone, personal digital assistant (PDA), personal computer (PC), facsimile apparatus and self propelled vehicle and storing the data of step (a) therein.

6. The method of claim 1 wherein said communications system includes a first public land mobile network home (PLMN) which is the home network for the calling electronic device and a second PLMN visited by said calling electronic device during a roaming mode, wherein step (c) further includes said visited PLMN receiving said information relating to alternative payment providers and forwarding said information to said home PLMN for subsequent transfer to a selected payment provider.

7. The method of claim 1 wherein said communication system comprises a home public land mobile network (home PLMN) servicing said calling electronic device whereby said information identifying alternative payment providers includes storing said information in a storage device in said electronic device.

8. The method of claim 7 wherein said the electronic device is a wireless mobile cell phone and said storage device is a subscriber identity module (SIM) wherein said information identifying alternative providers is stored in said SIM and said SIM is removably inserted into said mobile cellular phone.

9. The method of claim 1 wherein one of said payment providers provides credit card services for a user of the calling electronic device and, upon acceptance of a request for payment from said communication system, provides authorization to said communication system; and

wherein said communication system, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

10. The method of claim 1 wherein one of said payment providers provides debit card services for a user of the calling electronic device and, upon acceptance of a request for payment from said communication system, provides authorization to said communication system; and

wherein said communication system, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

11. The method of claim 1 wherein a preferred payment provider provides calling card services for the calling electronic device and, upon acceptance of a request for payment from said communication system, provides authorization to said communication systems; and

wherein said communication system, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

12. The method of claim 1 wherein one of said a payment providers provides pre-paid calling card services for the user of the calling electronic device and, upon acceptance of a request for payment from said communication system, provides authorization to said communication system; and

wherein said communication system, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

13. The method of claim 1 further comprising storing subscriber authorization data in the electronic device requiring that the communication system requests the calling

subscriber to authorize a communications link in addition to a payment provider accepting that responsibility and further including said communications system requesting said calling subscriber to provide authorization responsive to receipt of the subscriber authorization data; and

said calling subscriber transmitting a signal to the communication system responsive to the request for authorization.

14. The method of claim 13 wherein the communication system, upon receipt of the calling subscriber's response, terminates the communications link responsive to receipt of a refusal to authorize the payment from the calling subscriber.

15. The method of claim 13 wherein the communication system, upon receipt of the calling subscriber's response, completes the communication link responsive to receipt of a reply from the calling subscriber authorizing payment.

16. The method of claim 1 wherein said communications system, responsive to receipt of a request from a calling subscriber, calculates a cost of establishing a communications link and conveys a result of a calculation to the payment provider contacted at step (d).

17. The method of claim 16 wherein the calculation step includes taking into account factors affecting a cost of the communications link.

18. The method of claim 17 wherein the step of taking into account factors effecting a cost of a communications link includes determining time of day, day of week, nature of the information to be transmitted and distance between calling and called electronic

devices.

19. The method of claim 1, further comprising;  
examining costs charged by the alternative payment providers designated by the  
calling subscriber and determining the most cost-efficient payment provider.

20. The method of claim 19 further comprising;  
said communication system contacting the most cost-efficient payment provider  
requesting authorization.

21. A communication system for providing a communication link between  
electronic devices and capable of selecting a payment provider comprising;

one of said electronic devices having means for requesting a communications link  
with a called electronic device data, said one electronic device having means for identifying a  
plurality of payment providers;

said calling electronic device including means for initiating a communications link  
with the communication system and means for communicating the data identifying the  
payment providers to said communication system;

the communication system including means for contacting one of said payment  
providers requesting acceptance of a payment request; and

said system including means for contacting another one of said payment providers  
upon refusal of the first mentioned payment provider to accept responsibility, without need  
for further interfacing with the calling subscriber.

22. The system of claim 21 wherein said identifying data is stored in a subscriber  
identity module (SIM).

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23. The system of claim 21 wherein said electronic device is one of a group of devices including a wireless cell phone, personal digital assistant (PDA), personal computer (PC), facsimile apparatus, and self propelled vehicle having the identifying data stored therein.

24. The system of claim 21 wherein said communication system includes a first public land mobile network (PLMN) which is the home network for the calling electronic device and a second PLMN wherein, said second PLMN includes means for receiving said information relating to alternative payment providers from said calling device and forwarding said information to said home PLMN for subsequent transfer to the selected payment provider.

25. The system of claim 21 wherein said network is a public land mobile network (PLMN) servicing said calling electronic device whereby said information identifying alternative payment providers includes a storage device for storing information in said electronic device.

26. The method of claim 25 wherein said the electronic device is a wireless mobile cell phone and said storage device is a subscriber identity module (SIM) wherein said information identifying alternative payment providers is stored in said SIM and said SIM is removably inserted into said mobile cell phone.

27. The method of claim 21 wherein one of the payment providers provides credit card services for the calling electronic device and includes means, responsive to a request for payment from said communications system, for providing authorization; and

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wherein said communication system includes means responsive to receipt of said authorization for providing the communications link requested by the calling electronic device.

28. The system of claim 21 wherein one of said payment providers provides debit card services for a user of the calling electronic device and includes means, responsive to a request for payment from said communications system, for providing authorization; and

wherein said communication system includes means responsive to said authorization provides the communications link requested by the calling electronic device.

29. The system of claim 21 wherein one of said payment providers provides calling card services for the calling electronic device and includes means, responsive to a request for payment from said communication system, for providing authorization; and

wherein said communications system includes means responsive to receipt of said authorization for providing the communications link requested by the calling electronic device.

30. The system of claim 21 wherein one of said payment providers provides pre-paid calling card services for the calling electronic device and includes means responsive to a request for payment from said communications system provides authorization; and

wherein said communications system includes means responsive to receipt of said authorization for providing the communication link requested by the calling electronic device.

31. The system of claim 21 wherein the stored information further includes authorization information requiring the communications system to request the calling

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subscriber to authorize the communications link of a payment provider when the payment provider accepts that responsibility; and

said communication system includes means responsive to receipt of said authorization information for requesting said calling subscriber to provide authorization; and

said calling subscriber transmitting a signal to the communication system responsive to the request for authorization.

32. The system of claim 31 wherein said communication system includes means responsive to receipt of the calling subscriber's response for terminating the communications link responsive to receipt of a refusal to authorize payment from the calling subscriber.

33. The system of claim 31 wherein said communication system includes means responsive to receipt of the calling subscriber's response for completing the communication link responsive to receipt of a reply from the calling subscriber authorizing payment.

34. The system of claim 1 wherein said communications system includes means responsive to a request for a calling subscriber for calculating a cost of establishing a communications link and means for conveying a result of a calculation to a payment provider.

35. The system of claim 34 wherein the calculating means includes means for taking into account factors affecting a cost of the communications link.

36. The system of claim 34 wherein the means for taking into account factors effecting a cost of a communications link includes means for determining time of day, day of week, nature of the information to be transmitted, distance between calling and call parties.



37. The system of claim 1 wherein the communication system further comprises; means for examining costs charged by the payment providers identified in the calling electronic device and requesting the most cost efficient payment provider to honor the payment request.

38. In a communication system providing a communications link between electronic devices, a method for selecting a payment provider comprising the steps of;

(a) providing, in an electronic device requesting a communications link with a called electronic device, data identifying a plurality of payment providers;

(b) said calling electronic device initiating a request for a communications link;

(c) said calling electronic device communicating the data identifying the payment providers to said communications system;

(d) said communication system determining which of the payment providers is most cost-efficient; and

(e) contacting the most cost-efficient payment provider to request authorization for payment.

39. The method of claim 38 wherein step (d) includes determining cost efficiency based on rewards programs.

40. The method of Claim 38 wherein step (d) includes determining cost efficiency based on rewards programs in combination with evaluating costs of the payment providers.

41. A communication system for providing a communication link between electronic devices and capable of selecting a payment provider comprising;

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one of said electronic devices having means for requesting a communications link with a called electronic device data, said one electronic device having means for identifying a plurality of payment providers;

said calling electronic device including means for initiating a communications link with the communication system and means for communicating the data identifying the payment providers to said communication system; and

means for examining costs charged by the payment providers identified in the calling electronic device and means for requesting the most cost efficient payment provider to honor a payment request.

42. The system of claim 41 wherein the means for examining costs further includes means for evaluating rewards programs offered by the payment providers in combination with the costs charged by payment providers.

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